

GET THE FACTS - QUICK REFERENCE GUIDE

LONG-TERM DISABILITY INSURANCE PLANS

Offering a Long-term Disability Insurance product can help address the employees' need for a secure income and your clients' need for a better outcome if an employee is no longer able to work.

Here are the facts on the Long-term Disability Plans from **The Hartford's Employee Choice BenefitsSM**.

POLICY PROVISIONS	10+ LIVES
<ul style="list-style-type: none"> • Benefit Percentage • Maximum Benefit 	<ul style="list-style-type: none"> • 50% or 60% • \$3,000 up to \$10,000 per month
Elimination Period	<ul style="list-style-type: none"> • 90 days • 180 days
Benefit Duration	<ul style="list-style-type: none"> • ADEA 1 (Social Security Normal Retirement Age) • 5-year graded
Definition of Disabled	<ul style="list-style-type: none"> • 2-year Own Occupation • Own Occupation to 65: only for salaried groups • After 2 years the definition transitions to Any Occupation
Recurrent Disability	Residual included
Survivor Income Benefit	3-month lump sum net benefit
Family Care	\$350 per dependent first 12 months, \$175 thereafter up to \$2,500 per year. Max 24 months.
Waiver of Premium	Included
Employer Contribution/ Participation	<ul style="list-style-type: none"> • Voluntary: (Any employee-paid percentage) – typically 100% employee paid; • 10-24 lives: Minimum of 40% participation • 25+ lives: Minimum of 10 enrolled lives
Eligibility	<ul style="list-style-type: none"> • All active full-time employees working 30+ hours per week • All active full-time employees working 20-50 hours per week • All active part-time employees working 20-50 hours per week
Number of Classes	Up to Three
Rate Guarantee	Up to three years
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available)

Long-term Disability Plans from The Hartford's Employee Choice Benefits also include:

Ability Assist[®] EAP Services¹, HealthChampion^{SM1}, Travel Assistance & ID Theft Protection Services².

Prepare. Protect. Prevail.[®]

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¹ Ability Assist[®] and HealthChampionSM are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych.

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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